

**Dahiya Law Offices LLC**  
75 Maiden Lane Suite 506  
New York New York 10038  
Tel: 212 766 8000  
Fax: 212 766 8001

Precision Recovery Analytics, Inc  
c/o Cavalry Advisory Services  
500 Summit Lake Drive, Ste 400  
Valhalla, NY 10595

March 13, 2013

Debt Validation Demanded.  
Re: Marlene Camacho  
Ss# 9745  
Case No. 12-43472 EDNY Bankruptcy Court  
Your Ref: 7253

Dear Sir:

The undersigned represent the debtor. You have filed a Proof of Claim on September 25, 2012 with the bankruptcy court registry entered as 1-1 with the claim registry for a sum of \$8067.29.

You are being put to a notice that debtor disputes the same and requests validation under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b). You are aware that filing a Proof of Claim or pleading in a litigation is not a substitute for validation of debt. For example, Summons and Complaint is not a substitute for the same. *Missionary Sisters v. Dowling*, 1999 N.Y. Misc. LEXIS 579 (N.Y. Civ. Ct. 1999). Be advised that your claim is disputed; validation and proof of claim of the disputed debt is requested in accordance with the Fair Debt Collection Practices Act, 15 USC § 1692 and as amended by adding the following new Title 8 USC § 802 et seq., and the Fair Credit Billing Act, 15 USC. § 1666 et seq. All of which work in conjunction with each other, including the Truth In Lending Act (TILA) 15 USC 1601 et seq.

Further, be advised that you have made an attempt to collect a part of the property of the Estate as defined under 11 U.S.C. 541 which is currently under the aegis and control of United States District Court and it must meet all the requirements of claimant filing Proof of Claim under section 501 of the Title 11 and Bankruptcy Rule 3001.

Please provide me with all competent evidence that my client has a legal obligation to pay you, including, but not limited to:

- What the debt you say my client owe was for (credit card, consumer loan, etc.) and

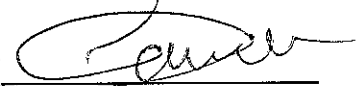
a detailed statement of each transaction that the amount is claimed for;

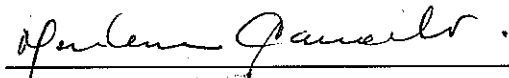
- A calculation of all amounts you say the client owe;
- Copies of any documents showing that client agreed to pay what you say client owe;
- A copy of any judgment against the client, if you have one and if you are the assignee then an unbroken chain of assignment that took place before you bought the collection right or the claim itself;
- Proof that the statute of limitations has not expired; and
- Evidence that you are licensed to collect debts in NY state.

Until you have provided the above evidence to validate the debt, we will object to your Proof of Claim. If anyone from your office has reported any negative information to any credit reporting agency (e.g., Equifax, TransUnion, Experian, or CSC), you must now report that information as disputed under 15 U.S.C. § 1692e(8).

Once you have provide the requested documentation, we will be filing our objection to claim including relief of striking of such claim and also seek fees if the claim have no basis in law. Do not report negative information to the credit bureaus during this validation period. If your office does not respond to this validation request within 30 days, all references to this account must be deleted from my client credit reports and completely removed from my credit file and withdraw your Proof of Claim. You will inform the undersigned and the bankruptcy court of such action. Thank for your consideration.

/s/

  
Karamvir Dahiya, Esq.



Marlene Camacho, Debtor in Bankruptcy Proceeding

**Dahiya Law Offices LLC**  
75 Maiden Lane Suite 506  
New York New York 10038  
Tel: 212 766 8000  
Fax: 212 766 8001

Atlas Acquisitions LLC  
294 Union St.  
Hackensack, NJ 07601

March 13, 2013

Debt Validation Demanded.  
Re: Marlene Camacho  
Ss# 9745  
Case No. 12-43472 EDNY Bankruptcy Court

Dear Sir:

The undersigned represent the debtor. You have filed a Proof of Claim on September 27, 2012 with the bankruptcy court registry entered as 3-1 with the claim registry for a sum of \$8970.48

You are being put to a notice that debtor disputes the same and requests validation under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b). You are aware that filing a Proof of Claim or pleading in a litigation is not a substitute for validation of debt. For example, Summons and Complaint is not a substitute for the same. *Missionary Sisters v. Dowling*, 1999 N.Y. Misc. LEXIS 579 (N.Y. Civ. Ct. 1999). Be advised that your claim is disputed; validation and proof of claim of the disputed debt is requested in accordance with the Fair Debt Collection Practices Act, 15 USC § 1692 and as amended by adding the following new Title 8 USC § 802 et seq., and the Fair Credit Billing Act, 15 USC. § 1666 et seq. All of which work in conjunction with each other, including the Truth In Lending Act (TILA) 15 USC 1601 et seq.

Further, be advised that you have made an attempt to collect a part of the property of the Estate as defined under 11 U.S.C. 541 which is currently under the aegis and control of United States District Court and it must meet all the requirements of claimant filing Proof of Claim under section 501 of the Title 11 and Bankruptcy Rule 3001.


Please provide me with all competent evidence that my client has a legal obligation to pay you, including, but not limited to:

- What the debt you say my client owe was for (credit card, consumer loan, etc.) and a detailed statement of each transaction that the amount is claimed for;
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/s/ Karamvir Dahiya, Esq.

  
Marlene Camacho, Debtor in Bankruptcy Proceeding

**Dahiya Law Offices LLC**  
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New York New York 10038  
Tel: 212 766 8000  
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Cavalry Portfolio Service  
ATTENTION: BANKRUPTCY DEPARTMENT  
500 Summit Lake Dr. Suite 400  
Valhalla, NY 10595

March 13, 2013

Debt Validation Demanded.  
Re: Marlene Camacho  
Ss# 9745  
Case No. 12-43472 EDNY Bankruptcy Court  
Your Ref: ~~7253~~ 7693

Dear Sir:

The undersigned represent the debtor. You have filed a Proof of Claim on September 25, 2012 with the bankruptcy court registry entered as 2-1 with the claim registry for a sum of \$11,321.33

You are being put to a notice that debtor disputes the same and requests validation under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b). You are aware that filing a Proof of Claim or pleading in a litigation is not a substitute for validation of debt. For example, Summons and Complaint is not a substitute for the same. *Missionary Sisters v. Dowling*, 1999 N.Y. Misc. LEXIS 579 (N.Y. Civ. Ct. 1999). Be advised that your claim is disputed; validation and proof of claim of the disputed debt is requested in accordance with the Fair Debt Collection Practices Act, 15 USC § 1692 and as amended by adding the following new Title 8 USC § 802 et seq., and the Fair Credit Billing Act, 15 USC. § 1666 et seq. All of which work in conjunction with each other, including the Truth In Lending Act (TILA) 15 USC 1601 et seq.

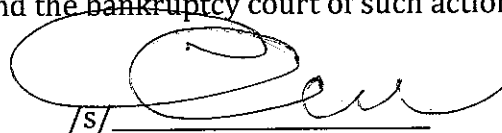
Further, be advised that you have made an attempt to collect a part of the property of the Estate as defined under 11 U.S.C. 541 which is currently under the aegis and control of United States District Court and it must meet all the requirements of claimant filing Proof of Claim under section 501 of the Title 11 and Bankruptcy Rule 3001.

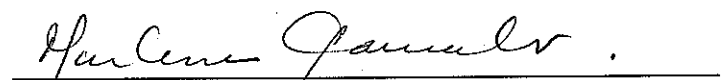
Please provide me with all competent evidence that my client has a legal obligation to pay you, including, but not limited to:

- What the debt you say my client owe was for (credit card, consumer loan, etc.) and a detailed statement of each transaction that the amount is claimed for;
- A calculation of all amounts you say the client owe;
- Copies of any documents showing that client agreed to pay what you say client owe;
- A copy of any judgment against the client, if you have one and if you are the assignee then an unbroken chain of assignment that took place before you bought the collection right or the claim itself;
- Proof that the statute of limitations has not expired; and
- Evidence that you are licensed to collect debts in NY state.

Until you have provided the above evidence to validate the debt, we will object to your Proof of Claim. If anyone from your office has reported any negative information to any credit reporting agency (e.g., Equifax, TransUnion, Experian, or CSC), you must now report that information as disputed under 15 U.S.C. § 1692e(8).

Once you have provide the requested documentation, we will be filing our objection to claim including relief of striking of such claim and also seek fees if the claim have no basis in law. Do not report negative information to the credit bureaus during this validation period. If your office does not respond to this validation request within 30 days, all references to this account must be deleted from my client credit reports and completely removed from my credit file and withdraw your Proof of Claim. You will inform the undersigned and the bankruptcy court of such action. Thank for your consideration.

  
/s/ \_\_\_\_\_  
Karamvir Dahiya, Esq.

  
\_\_\_\_\_  
Marlene Camacho, Debtor in Bankruptcy Proceeding

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75 Maiden Lane Suite 506  
New York New York 10038  
Tel: 212 766 8000  
Fax: 212 766 8001

Discover Bank  
DB Servicing Corporation  
PO Box 3025  
New Albany, OH 43054-3025

March 13, 2013

Debt Validation Demanded.  
Re: Marlene Camacho  
Ss# 9745  
Case No. 12-43472 EDNY Bankruptcy Court  
*Ref 5268*

Dear Sir:

The undersigned represent the debtor. You have filed a Proof of Claim on October 12, 2012 with the bankruptcy court registry entered as 3-1 with the claim registry for a sum of \$3334.13

You are being put to a notice that debtor disputes the same and requests validation under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b). You are aware that filing a Proof of Claim or pleading in a litigation is not a substitute for validation of debt. For example, Summons and Complaint is not a substitute for the same. *Missionary Sisters v. Dowling*, 1999 N.Y. Misc. LEXIS 579 (N.Y. Civ. Ct. 1999). Be advised that your claim is disputed; validation and proof of claim of the disputed debt is requested in accordance with the Fair Debt Collection Practices Act, 15 USC § 1692 and as amended by adding the following new Title 8 USC § 802 et seq., and the Fair Credit Billing Act, 15 USC. § 1666 et seq. All of which work in conjunction with each other, including the Truth In Lending Act (TILA) 15 USC 1601 et seq.

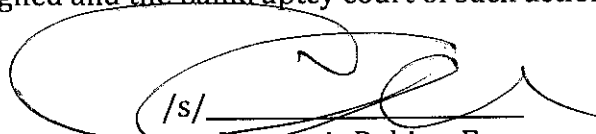
Further, be advised that you have made an attempt to collect a part of the property of the Estate as defined under 11 U.S.C. 541 which is currently under the aegis and control of United States District Court and it must meet all the requirements of claimant filing Proof of Claim under section 501 of the Title 11 and Bankruptcy Rule 3001.

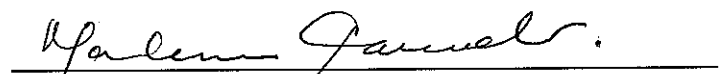
Please provide me with all competent evidence that my client has a legal obligation to pay you, including, but not limited to:

- What the debt you say my client owe was for (credit card, consumer loan, etc.) and a detailed statement of each transaction that the amount is claimed for;
- A calculation of all amounts you say the client owe;
- Copies of any documents showing that client agreed to pay what you say client owe;
- A copy of any judgment against the client, if you have one and if you are the assignee then an unbroken chain of assignment that took place before you bought the collection right or the claim itself;
- Proof that the statute of limitations has not expired; and
- Evidence that you are licensed to collect debts in NY state.

Until you have provided the above evidence to validate the debt, we will object to your Proof of Claim. If anyone from your office has reported any negative information to any credit reporting agency (e.g., Equifax, TransUnion, Experian, or CSC), you must now report that information as disputed under 15 U.S.C. § 1692e(8).

Once you have provide the requested documentation, we will be filing our objection to claim including relief of striking of such claim and also seek fees if the claim have no basis in law. Do not report negative information to the credit bureaus during this validation period. If your office does not respond to this validation request within 30 days, all references to this account must be deleted from my client credit reports and completely removed from my credit file and withdraw your Proof of Claim. You will inform the undersigned and the bankruptcy court of such action. Thank for your consideration.

  
/s/ \_\_\_\_\_  
Karamvir Dahiya, Esq.

  
\_\_\_\_\_  
Marlene Camacho, Debtor in Bankruptcy Proceeding

**Dahiya Law Offices LLC**  
75 Maiden Lane Suite 506  
New York New York 10038  
Tel: 212 766 8000  
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American Express Bank, FSB  
c o Becket and Lee LLP  
POB 3001  
Malvern, PA 19355-0701

March 13, 2013

Debt Validation Demanded.  
Re: Marlene Camacho  
Ss# 9745  
Case No. 12-43472 EDNY Bankruptcy Court

Dear Sir:

The undersigned represent the debtor. You have filed a Proof of Claim on October 15, 2012 with the bankruptcy court registry entered as 8-1 with the claim registry for a sum of \$6477.96

You are being put to a notice that debtor disputes the same and requests validation under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b). You are aware that filing a Proof of Claim or pleading in a litigation is not a substitute for validation of debt. For example, Summons and Complaint is not a substitute for the same. *Missionary Sisters v. Dowling*, 1999 N.Y. Misc. LEXIS 579 (N.Y. Civ. Ct. 1999). Be advised that your claim is disputed; validation and proof of claim of the disputed debt is requested in accordance with the Fair Debt Collection Practices Act, 15 USC § 1692 and as amended by adding the following new Title 8 USC § 802 et seq., and the Fair Credit Billing Act, 15 USC. § 1666 et seq. All of which work in conjunction with each other, including the Truth In Lending Act (TILA) 15 USC 1601 et seq.

Further, be advised that you have made an attempt to collect a part of the property of the Estate as defined under 11 U.S.C. 541 which is currently under the aegis and control of United States District Court and it must meet all the requirements of claimant filing Proof of Claim under section 501 of the Title 11 and Bankruptcy Rule 3001.


Please provide me with all competent evidence that my client has a legal obligation to pay you, including, but not limited to:

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Until you have provided the above evidence to validate the debt, we will object to your Proof of Claim. If anyone from your office has reported any negative information to any credit reporting agency (e.g., Equifax, TransUnion, Experian, or CSC), you must now report that information as disputed under 15 U.S.C. § 1692e(8).

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/s/   
Karamvir Dahiya, Esq.

  
Marlene Camacho, Debtor in Bankruptcy Proceeding

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75 Maiden Lane Suite 506  
New York New York 10038  
Tel: 212 766 8000  
Fax: 212 766 8001

PYOD LLC its successors and assigns  
c/o Resurgent Capital Services  
PO Box 19008  
Greenville, SC 29602

March 13, 2013

Debt Validation Demanded.  
Re: Marlene Camacho  
Ss# 9745  
Case No. 12-43472 EDNY Bankruptcy Court

Dear Sir:

The undersigned represent the debtor. You have filed a Proof of Claim on September 28, 2012 with the bankruptcy court registry entered as 5-1 with the claim registry for a sum of \$4861.31

You are being put to a notice that debtor disputes the same and requests validation under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b). You are aware that filing a Proof of Claim or pleading in a litigation is not a substitute for validation of debt. For example, Summons and Complaint is not a substitute for the same. *Missionary Sisters v. Dowling*, 1999 N.Y. Misc. LEXIS 579 (N.Y. Civ. Ct. 1999). Be advised that your claim is disputed; validation and proof of claim of the disputed debt is requested in accordance with the Fair Debt Collection Practices Act, 15 USC § 1692 and as amended by adding the following new Title 8 USC § 802 et seq., and the Fair Credit Billing Act, 15 USC. § 1666 et seq. All of which work in conjunction with each other, including the Truth In Lending Act (TILA) 15 USC 1601 et seq.

Further, be advised that you have made an attempt to collect a part of the property of the Estate as defined under 11 U.S.C. 541 which is currently under the aegis and control of United States District Court and it must meet all the requirements of claimant filing Proof of Claim under section 501 of the Title 11 and Bankruptcy Rule 3001.

Please provide me with all competent evidence that my client has a legal obligation to pay you, including, but not limited to:

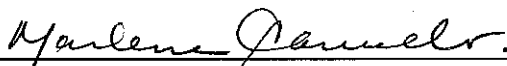
Please provide me with all competent evidence that my client has a legal obligation to pay you, including, but not limited to:

- What the debt you say my client owe was for (credit card, consumer loan, etc.) and a detailed statement of each transaction that the amount is claimed for;
- A calculation of all amounts you say the client owe;
- Copies of any documents showing that client agreed to pay what you say client owe;
- A copy of any judgment against the client, if you have one and if you are the assignee then an unbroken chain of assignment that took place before you bought the collection right or the claim itself;
- Proof that the statute of limitations has not expired; and
- Evidence that you are licensed to collect debts in NY state.

Until you have provided the above evidence to validate the debt, we will object to your Proof of Claim. If anyone from your office has reported any negative information to any credit reporting agency (e.g., Equifax, TransUnion, Experian, or CSC), you must now report that information as disputed under 15 U.S.C. § 1692e(8).

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/s/   
Karamvir Dahiya, Esq.

  
Marlene Camacho, Debtor in Bankruptcy Proceeding

**Dahiya Law Offices LLC**  
75 Maiden Lane Suite 506  
New York New York 10038  
Tel: 212 766 8000  
Fax: 212 766 8001

American InfoSource LP as agent for  
Midland Funding LLC  
PO Box 268941  
Oklahoma City, OK 73126-8941 March 13, 2013

Debt Validation Demanded.  
Re: Marlene Camacho  
Ss# 9745  
Case No. 12-43472 EDNY Bankruptcy Court

Dear Sir:

The undersigned represent the debtor. You have filed a Proof of Claim on October 1, 2012 with the bankruptcy court registry entered as 6-1 with the claim registry for a sum of \$4036.59

You are being put to a notice that debtor disputes the same and requests validation under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b). You are aware that filing a Proof of Claim or pleading in a litigation is not a substitute for validation of debt. For example, Summons and Complaint is not a substitute for the same. *Missionary Sisters v. Dowling*, 1999 N.Y. Misc. LEXIS 579 (N.Y. Civ. Ct. 1999). Be advised that your claim is disputed; validation and proof of claim of the disputed debt is requested in accordance with the Fair Debt Collection Practices Act, 15 USC § 1692 and as amended by adding the following new Title 8 USC § 802 et seq., and the Fair Credit Billing Act, 15 USC. § 1666 et seq. All of which work in conjunction with each other, including the Truth In Lending Act (TILA) 15 USC 1601 et seq.


Further, be advised that you have made an attempt to collect a part of the property of the Estate as defined under 11 U.S.C. 541 which is currently under the aegis and control of United States District Court and it must meet all the requirements of claimant filing Proof of Claim under section 501 of the Title 11 and Bankruptcy Rule 3001.

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Marlene Camacho, Debtor in Bankruptcy Proceeding

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New York New York 10038  
Tel: 212 766 8000  
Fax: 212 766 8001

American Express Centurion Bank  
c o Becket and Lee LLP  
POB 3001  
Malvern, PA 19355-0701

March 13, 2013

Debt Validation Demanded.  
Re: Marlene Camacho  
Ss# 9745  
Case No. 12-43472 EDNY Bankruptcy Court

Dear Sir:

The undersigned represent the debtor. You have filed a Proof of Claim on October 12, 2012 with the bankruptcy court registry entered as 7-1 with the claim registry for a sum of \$263.91

You are being put to a notice that debtor disputes the same and requests validation under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b). You are aware that filing a Proof of Claim or pleading in a litigation is not a substitute for validation of debt. For example, Summons and Complaint is not a substitute for the same. *Missionary Sisters v. Dowling*, 1999 N.Y. Misc. LEXIS 579 (N.Y. Civ. Ct. 1999). Be advised that your claim is disputed; validation and proof of claim of the disputed debt is requested in accordance with the Fair Debt Collection Practices Act, 15 USC § 1692 and as amended by adding the following new Title 8 USC § 802 et seq., and the Fair Credit Billing Act, 15 USC. § 1666 et seq. All of which work in conjunction with each other, including the Truth In Lending Act (TILA) 15 USC 1601 et seq.

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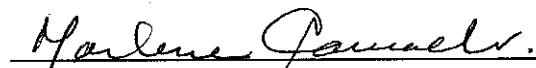
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- Copies of any documents showing that client agreed to pay what you say client owe;
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/s/   
Karamvir Dahiya, Esq.

  
Marlene Camacho, Debtor in Bankruptcy Proceeding